

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

GORSKI KNOWLTON PC
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Hamilton, New Jersey 08610
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Allen I. Gorski, Esquire
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Attorneys for Debtor(s)

In Re:

Luz Adriana Alvarez

Case No.: 17-19450

Judge: Kaplan

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Select Portfolio Servicing, Inc., as servicing agent for MEB Loan Trust IV, creditor,

A hearing has been scheduled for 6/16/2020, at 9 am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):
See attached.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 5-25-2020

Luz Adriana Alvarez
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Luz Adriana Alvarez
Case No.: 17-19450-MBK

ATTACHMENT TO DEBTOR'S CERTIFICATION IN OPPOSITION TO CREDITOR'S
MOTION FOR RELIEF FROM AUTOMATIC STAY

I was surprised to receive the motion to vacate the stay from Select Portfolio as servicing agent for MEB Loan Trust. This loan was originally with Bank of America. At the time I filed the Chapter 13 Plan I thought that the payment of arrears of \$94,849.15 and my Trustee payments of \$2,112.00 would encompass the regular monthly mortgage payments. Since I filed the bankruptcy in May of 2017, I have made every payment to the Chapter 13 Trustee of \$2,112.00 per month. I have also made every payment to Chase Mortgage of \$1,919.56 per month. Chase Mortgage has provided me with a coupon book and reminders. I never received any correspondence from my counsel or from Bank of America, its successor MEB, or its servicing agent, Select Portfolio that regular monthly mortgage payments were overdue.

Upon receiving the motion our attorney, Arthur Skaar advised that he is semi-retired, and I retained Gorski & Knowlton as my new counsel. We conferred with my son, Fred who is depositing \$20,000.00 in the Gorski & Knowlton Trust Account to satisfy approximately half of the post-petition arrears to the movant. I suggest that the balance of post-petition arrears of approximately \$20,000.00 be paid directly to the movant outside the Plan. If I were to double my regular monthly mortgage payment of \$1,112.39 the post-petition arrears would be paid in full before the conclusion of the case in May of 2022.

As I was admittedly behind with mortgage payments, I have no objection to reimbursing the movant's attorney \$181.00 in Court cost and \$400.00 in counsel fees to be paid outside the Plan.

Lastly, I believe the value of my property is equal to or slightly greater than the \$460,000 that I estimated on the 2017 Bankruptcy Petition. This provides the creditors with an equity cushion. On the bankruptcy petition we listed Chase Mortgage as having a payoff of \$150,000 and Bank of America of having a mortgage payoff of \$221,000. In summary, the equity cushion provides safety for the mortgages. The \$20,000.00 payment from my son shows my good faith. My consistent Trustee and mortgage payments to Chase over the past three years highlight my good faith and support the conclusion that I would have maintained regular monthly mortgage payments to the movant had I known they were required. My sons, Fred and Scott live with me, they signed and filed income contribution certifications on October 9, 2017 (Doc.# 23 & Doc. #24) and my sons continue to live with me at the property and are willing to increase their support in the amount needed to enable curing the default. Attached are Fred's updated paystubs from jetBlue and my updated paystubs from Hackensack Meridian Health.



JetBlue Airways Corporation
27-01 Queens Plaza North
Long Island City, NY 11101
Phone number : 1-800-314-1922

| | | | | |
|--------------------------------------------------|----------------|-------------------|-------------------------|------------------------------------------|
| Name: Frederick Alvarez | Filing Status | No. of Exemptions | Additional Withholdings | Type of Pay: Regular |
| ID#: | | | | Pay period: 08 (04/01/2020 - 04/15/2020) |
| Address: 18 Garden Hills Dr Somerset NJ 08873 | FED Sin/MarFSp | 00 | 0.00 | Pay Date: * 04/20/2020 |
| | NJ Single | 00 | 0.00 | PTO balance: * 34.61 |
| | NY Single | 00 | 0.00 | VPTO-Next Yr Bal: 17.49 |
| | | | | VPTO-Curr Yr Bal: 50.00 |
| | | | | *As of last day of pay period |

| Summary | Gross Earnings | Tax Exempt Items | Tax Withholdings | Deductions | Net Pay |
|----------------|----------------|------------------|------------------|------------|-----------|
| Current Amount | 3,453.80 | 0.00 | -922.02 | -381.99 | 2,149.79 |
| YTD Amount | 50,469.09 | 2,683.71 | -16,776.65 | -3,817.90 | 32,558.25 |

| Earnings | Hours | Rate | Current Amount | YTD Amount |
|-----------------------------|-------|-------|-----------------|------------------|
| Gross Earnings | | | | |
| Regular Pay | 35.00 | 98.68 | 3,453.80 | 37,227.03 |
| Ground Holding Time | | | | 36.60 |
| Premium Pay | | | | 6,231.64 |
| Junior Assignment PL | | | | 2,077.21 |
| Electronic Learning | | | | 194.40 |
| Night Override | | | | 123.24 |
| Int. Override FO | | | | 120.52 |
| Special Payment | | | | 500.00 |
| Holiday Pay | | | | 957.20 |
| PTO | | | | 986.80 |
| VPTO Current Year | | | | 1,973.60 |
| Taxable Per Diem | | | | 40.85 |
| Total Gross Earnings | | | 3,453.80 | 50,469.09 |

| | | | | |
|-------------------------------|--|--|--|-----------------|
| Tax Exempt Items | | | | |
| Non-Taxable Per Diem | | | | 2,545.49 |
| Int#1 Non-Tax Per Diem II | | | | 138.22 |
| Total Tax Exempt Items | | | | 2,683.71 |

| | | | | |
|-----------------------|--|--|-------|--------|
| Imputed Income | | | | |
| EE GTLI Taxable | | | 4.00 | 32.00 |
| LTD/LOL Pilot ER | | | 86.34 | 690.72 |

| Tax Withholdings | Current Amount | YTD Amount |
|-------------------------------|----------------|-------------------|
| FED Withholding Tax | -518.13 | -10,170.42 |
| FED EE Social Securi | -209.55 | -3,092.42 |
| FED EE Medicare Tax | -49.01 | -723.23 |
| NJ Withholding Tax | -135.09 | -2,648.21 |
| NY EE Disability Tax | -1.30 | -10.40 |
| NYS Paid Family Leav | -8.94 | -131.97 |
| Total Tax Withholdings | -922.02 | -16,776.65 |

| Deductions | Current Amount | YTD Amount |
|---------------------------------|----------------|------------------|
| Pre-tax Deductions | | |
| Med United pre | -74.00 | -592.00 |
| Dental EE pre | -7.00 | -56.00 |
| Vision EE pre | -3.25 | -26.00 |
| 401K pct EE pre | -69.08 | -998.58 |
| Health Savings Account EE | -80.00 | -640.00 |
| Total Pre-tax Deductions | -233.33 | -2,312.58 |

| | | |
|----------------------------------|----------------|------------------|
| Post-tax Deductions | | |
| JCCF | -1.00 | -8.00 |
| STD Voluntary EE post | -40.65 | -325.20 |
| Group Legal EE post | -7.88 | -63.04 |
| Voluntary LTD/LOL Pilot E | -35.23 | -176.15 |
| ALPA Union Dues | -63.90 | -932.93 |
| Total Post-tax Deductions | -148.66 | -1,505.32 |

| | | |
|-------------------------|----------------|------------------|
| Total Deductions | -381.99 | -3,817.90 |
|-------------------------|----------------|------------------|

| Payment Details | Account | Check No. | Amount |
|--------------------------------|-----------|-----------|----------|
| JetBlue Payroll Direct Deposit | *****3338 | | 600.00 |
| JetBlue Payroll Direct Deposit | *****4049 | | 1,549.79 |



JetBlue Airways Corporation
27-01 Queens Plaza North
Long Island City, NY 11101
Phone number : 1-800-314-1922

| | | | | | | | | | |
|----------|-----------------------------------------|----------------|------------|--------------------|----|--------------------------|------|-------------------------------|------------------------------|
| Name: | Frederick Alvarez | Filing Status: | Sin/MarFSp | No. of Exemptions: | 00 | Additional Withholdings: | 0.00 | Type of Pay: | Regular |
| ID#: | | | | | | | | Pay period: | 09 (04/16/2020 - 04/30/2020) |
| Address: | 18 Garden Hills Dr Somerset NJ 08873 | FED | | | | | | Pay Date: | 05/08/2020 |
| | | NJ | Single | | 00 | | 0.00 | PTO balance: | 40.61 |
| | | NY | Single | | 00 | | 0.00 | VPTO-Next Yr Bal.: | 23.32 |
| | | | | | | | | VPTO-Curr Yr Bal.: | 35.00 |
| | | | | | | | | *As of last day of pay period | |

| Summary | Gross Earnings | Tax Exempt Items | Tax Withholdings | Deductions | Net Pay |
|----------------|----------------|------------------|------------------|------------|-----------|
| Current Amount | 9,638.93 | 247.34 | -3,492.70 | -618.67 | 5,774.90 |
| YTD Amount | 60,108.02 | 2,931.05 | -20,269.35 | -4,436.57 | 38,333.15 |

| Earnings | Hours | Rate | Current Amount | YTD Amount |
|-----------------------------|-------|-------|-----------------|------------------|
| Gross Earnings | | | | |
| Regular Pay | 82.30 | 98.68 | 8,121.36 | 45,348.39 |
| Ground Holding Time | | | | 36.60 |
| Premium Pay | | | | 6,231.64 |
| Junior Assignment PL | | | | 2,077.21 |
| Electronic Learning | | | | 194.40 |
| Night Override | | | | 123.24 |
| Int. Override FO | | | | 120.52 |
| Special Payment | | | | 500.00 |
| Holiday Pay | | | | 957.20 |
| PTO | | | | 986.80 |
| VPTO Current Year | 15.00 | 98.68 | 1,480.20 | 3,453.80 |
| Taxable Per Diem | 15.90 | 2.35 | 37.37 | 78.22 |
| Total Gross Earnings | | | 9,638.93 | 60,108.02 |

| | | | | |
|-------------------------------|--------|------|---------------|-----------------|
| Tax Exempt Items | | | | |
| Non-Taxable Per Diem | 105.25 | 2.35 | 247.34 | 2,792.83 |
| Int#1 Non-Tax Per Diem II | | | | 138.22 |
| Total Tax Exempt Items | | | 247.34 | 2,931.05 |

| | | | | |
|-----------------------|--|--|-------|--------|
| Imputed Income | | | | |
| EE GTLI Taxable | | | 4.00 | 36.00 |
| LTD/LOL Pilot ER | | | 86.34 | 777.06 |

| Tax Withholdings | Current Amount | YTD Amount |
|-------------------------------|------------------|-------------------|
| FED Withholding Tax | -2,174.92 | -12,345.34 |
| FED EE Social Securi | -593.04 | -3,685.46 |
| FED EE Medicare Tax | -138.69 | -861.92 |
| NJ Withholding Tax | -559.44 | -3,207.65 |
| NY EE Disability Tax | -1.30 | -11.70 |
| NYS Paid Family Leav | -25.31 | -157.28 |
| Total Tax Withholdings | -3,492.70 | -20,269.35 |

| Deductions | Current Amount | YTD Amount |
|---------------------------------|----------------|------------------|
| Pre-tax Deductions | | |
| Med United pre | -74.00 | -666.00 |
| Dental EE pre | -7.00 | -63.00 |
| Vision EE pre | -3.25 | -29.25 |
| 401K pct EE pre | -192.03 | -1,190.61 |
| Health Savings Account EE | -80.00 | -720.00 |
| Total Pre-tax Deductions | -356.28 | -2,668.86 |

| | | |
|----------------------------------|----------------|------------------|
| Post-tax Deductions | | |
| JCCF | -1.00 | -9.00 |
| STD Voluntary EE post | -40.65 | -365.85 |
| Group Legal EE post | -7.88 | -70.92 |
| Voluntary LTD/LOL Pilot E | -35.23 | -211.38 |
| ALPA Union Dues | -177.63 | -1,110.56 |
| Total Post-tax Deductions | -262.39 | -1,767.71 |

| | | |
|-------------------------|----------------|------------------|
| Total Deductions | -618.67 | -4,436.57 |
|-------------------------|----------------|------------------|

| Payment Details | Account | Check No. | Amount |
|--------------------------------|-----------|-----------|----------|
| JetBlue Payroll Direct Deposit | *****3338 | | 600.00 |
| JetBlue Payroll Direct Deposit | *****4049 | | 5,174.90 |



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 02/09/2020
Pay End Date: 02/22/2020

Business Unit: AMY
Advice #: 00000003930273
Advice Date: 02/28/2020

| EMPLOYEE INFORMATION | | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|--------------|--------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | | Tax Status: | Single | Table A |
| | Department: | 1037343-AMI Old Bridge | Allowances: | N/A | 0 |
| | Location: | 3548 Route 9 S | Adtl. Percent: | N/A | |
| | Job Title: | Mammography Technologist | Adtl. Amount: | 40.00 | |
| | Pay Rate: | \$29.561000 Hourly | | | |
| | ADP Company: | 34G | | | |
| | ADP File#: | 171331 | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|---------------------|------------|------------|-----------|-------|----------|--------|-----------|----------------|----------|----------|
| Pay Period | | Current | | YTD | | | | | | |
| Description | Begin Date | End Date | Rate | Hours | Earnings | Hours | Earnings | Description | Current | YTD |
| Regular | 02/16/2020 | 02/22/2020 | 29.561000 | 11.62 | 343.50 | | 0.00 | Fed Withholdng | 1,064.66 | 5,538.95 |
| Regular | 02/16/2020 | 02/22/2020 | 47.877540 | 28.38 | 1,358.76 | | 0.00 | Fed MED/EE | 78.97 | 407.37 |
| Regular | 02/09/2020 | 02/15/2020 | 29.561000 | 16.00 | 472.98 | 393.74 | 16,746.55 | Fed OASDI/EE | 337.69 | 1,741.87 |
| Regular | 02/09/2020 | 02/15/2020 | 47.877540 | 24.00 | 1,149.06 | | 0.00 | NJ Unempl EE | 20.93 | 107.61 |
| OT Premium Pay .5 | 02/16/2020 | 02/22/2020 | 23.938770 | 11.62 | 278.17 | | 0.00 | NJ NJ HCSF | 0.00 | 0.00 |
| OT Premium Pay .5 | 02/16/2020 | 02/22/2020 | 42.257897 | 7.90 | 166.92 | | 0.00 | NJ NJ WDPF | 1.36 | 7.03 |
| OT Premium Pay .5 | 02/09/2020 | 02/15/2020 | 40.523311 | 2.04 | 41.33 | 139.31 | 3,186.33 | NJ NJ SWAF | 0.95 | 4.92 |
| Overtime | 02/16/2020 | 02/22/2020 | 29.561000 | 7.90 | 233.53 | | 0.00 | NJ FL/EE | 8.75 | 45.01 |
| Overtime | 02/16/2020 | 02/22/2020 | 47.877540 | 11.62 | 556.34 | | 0.00 | NJ Withholdng | 288.94 | 1,503.33 |
| Weekday Eve Diff | 02/16/2020 | 02/22/2020 | 1.250000 | 14.15 | 17.69 | | 0.00 | | | |
| Weekend Day Diff | 02/16/2020 | 02/22/2020 | 1.000000 | 5.37 | 5.37 | | 0.00 | | | |
| Overtime | 02/09/2020 | 02/15/2020 | 29.561000 | 2.04 | 60.30 | 139.31 | 5,669.00 | | | |
| PTO | 02/09/2020 | 02/15/2020 | 47.877540 | 16.00 | 766.04 | 24.00 | 1,149.06 | | | |
| CONTINUED NEXT PAGE | | | | | | | | TOTAL: | 1,802.25 | 9,356.09 |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|--------|-----------------------------|---------|--------|------------------------------------|---------|--------|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| Medical Before Tax | 29.57 | 147.85 | STD Employee Contribution | 14.11 | 72.58 | LTD - HMC Core Coverage S5k* | 13.33 | 66.65 |
| Dental Before Tax | 4.60 | 23.00 | Unum - Whole Life Insurance | 57.10 | 285.50 | 401k Savings Plan | 82.17 | 435.22 |
| Vision | 3.88 | 19.40 | Gift Shop Purchase - JFK | 0.00 | 64.65 | Life | 0.00 | 24.30 |
| 401k Savings Plan | 82.17 | 435.22 | | | | Life* | 0.00 | 86.00 |
| | | | | | | AD/D | 0.00 | 3.30 |
| TOTAL: | 120.22 | 625.47 | TOTAL: | 71.21 | 422.73 | *Taxable Benefits (Imputed income) | | |

| | TOTAL GROSS | FED TAXABLE GROSS | TOTAL TAXES | TOTAL DEDUCTIONS | NET PAY |
|---------|-------------|-------------------|-------------|------------------|-----------|
| Current | 5,471.25 | 5,364.36 | 1,802.25 | 191.43 | 3,477.57 |
| YTD | 28,132.26 | 27,659.44 | 9,356.09 | 1,048.20 | 17,727.97 |

| LEAVEPLAN | ANNUAL | TAKEN | AVAILABLE |
|------------------------------------|--------|-------|-----------|
| Sick | 40.0 | 0.0 | 49.0 |
| HIB | 0.0 | 0.0 | 0.0 |
| PTO | 272.0 | 91.0 | 261.0 |
| PDD | 0.0 | 8.0 | 228.9 |
| PTO Yet to Earn | | | 139.1 |
| PTO True Balance Earned Less Taken | | | 121.9 |

| NET PAY DISTRIBUTION | | | |
|------------------------|--------------|----------------|----------------|
| Advice # | Account Type | Account Number | Deposit Amount |
| Advice #00000003930273 | Savings | ****6674 | 500.00 |
| | Checking | ****7154 | 2,977.57 |
| TOTAL: | | | 3,477.57 |

NOTE: Rate * Hours = Earnings unless an hours or earnings adjustment is included or Rate is from an FLSA calculation.

MESSAGE:



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

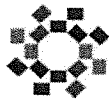
Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 02/09/2020
Pay End Date: 02/22/2020

Business Unit: AMY
Advice #: 00000003930273
Advice Date: 02/28/2020

| EMPLOYEE INFORMATION | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|-------------------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | Tax Status: | Single | Table A |
| | Department: 1037343-AMI Old Bridge | Allowances: | 0 | 0 |
| | Location: 3548 Route 9 S | Addl. Percent: | | |
| | Job Title: Mammography Technologist | Addl. Amount: | 40.00 | |
| | Pay Rate: \$29.561000 Hourly | | | |
| | ADP Company: | | | |
| | ADP File#: | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|--------------------|------------|------------|----------|---------|----------|--------|-----------|-------------|---------|-----|
| Description | Pay Period | | Rate | Current | | YTD | | Description | Current | YTD |
| | Begin Date | End Date | | Hours | Earnings | Hours | Earnings | | | |
| Weekday Eve Diff | 02/09/2020 | 02/15/2020 | 1.250000 | 12.87 | 16.09 | 135.30 | 169.14 | | | |
| Weekend Day Diff | 02/09/2020 | 02/15/2020 | 1.000000 | 5.17 | 5.17 | 47.12 | 47.12 | | | |
| Charge Pay | 02/09/2020 | 02/22/2020 | | | 0.00 | 16.00 | 16.00 | | | |
| Holiday | 02/09/2020 | 02/22/2020 | | | 0.00 | 16.00 | 766.04 | | | |
| PTO Draw Down | 02/09/2020 | 02/22/2020 | | | 0.00 | 8.00 | 383.02 | | | |
| TOTAL: | | | | 176.68 | 5,471.25 | 918.78 | 28,132.26 | | | |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|-----|----------------------|---------|-----|------------------------|---------|-----|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| | | | | | | | | |



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 02/23/2020
Pay End Date: 03/07/2020

Business Unit: AMY
Advice #: 000000003963147
Advice Date: 03/13/2020

| EMPLOYEE INFORMATION | | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|--------------|--------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | | Tax Status: | Single | Table A |
| | Department: | 1037343-AMI Old Bridge | Allowances: | N/A | 0 |
| | Location: | 3548 Route 9 S | Adtl. Percent: | N/A | |
| | Job Title: | Mammography Technologist | Adtl. Amount: | 40.00 | |
| | Pay Rate: | \$29.561000 Hourly | | | |
| | ADP Company: | 34G | | | |
| | ADP File#: | 171331 | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|---------------------|------------|------------|-----------|---------|----------|--------|-----------|-----------------|----------|-----------|
| Description | Pay Period | | Rate | Current | | YTD | | Description | Current | YTD |
| | Begin Date | End Date | | Hours | Earnings | Hours | Earnings | | | |
| Regular | 03/01/2020 | 03/07/2020 | 29.561000 | 8.50 | 251.27 | | 0.00 | Fed Withholding | 1,066.04 | 6,604.99 |
| Regular | 03/01/2020 | 03/07/2020 | 47.877540 | 31.50 | 1,508.14 | | 0.00 | Fed MED/EE | 79.08 | 486.45 |
| Regular | 02/23/2020 | 02/29/2020 | 29.561000 | 13.83 | 408.83 | 473.74 | 20,167.75 | Fed OASDI/EE | 338.11 | 2,079.98 |
| Regular | 02/23/2020 | 02/29/2020 | 47.877540 | 26.17 | 1,252.96 | | 0.00 | NJ Unempl EE | 20.79 | 128.40 |
| OT Premium Pay .5 | 03/01/2020 | 03/07/2020 | 23.938770 | 8.50 | 203.48 | | 0.00 | NJ NJ HCSF | 0.00 | 0.00 |
| OT Premium Pay .5 | 03/01/2020 | 03/07/2020 | 43.354013 | 5.82 | 126.16 | | 0.00 | NJ NJ WDPF | 1.36 | 8.39 |
| OT Premium Pay .5 | 02/23/2020 | 02/29/2020 | 23.938770 | 5.73 | 137.17 | | 0.00 | NJ NJ SWAF | 0.95 | 5.87 |
| OT Premium Pay .5 | 02/23/2020 | 02/29/2020 | 41.432623 | 5.40 | 111.87 | 164.76 | 3,765.01 | NJ FL/EE | 8.70 | 53.71 |
| Overtime | 03/01/2020 | 03/07/2020 | 29.561000 | 5.82 | 172.05 | | 0.00 | NJ Withholding | 289.34 | 1,792.67 |
| Overtime | 03/01/2020 | 03/07/2020 | 47.877540 | 8.50 | 406.96 | | 0.00 | | | |
| Weekday Eve Diff | 03/01/2020 | 03/07/2020 | 1.250000 | 9.00 | 11.25 | | 0.00 | | | |
| Weekend Day Diff | 03/01/2020 | 03/07/2020 | 1.000000 | 5.32 | 5.32 | | 0.00 | | | |
| Overtime | 02/23/2020 | 02/29/2020 | 29.561000 | 5.40 | 159.63 | 164.76 | 6,681.98 | | | |
| CONTINUED NEXT PAGE | | | | | | | | TOTAL: | 1,804.37 | 11,160.46 |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|--------|-----------------------------|---------|--------|------------------------------------|---------|--------|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| Medical Before Tax | 29.57 | 177.42 | STD Employee Contribution | 14.03 | 86.61 | Life | 12.15 | 36.45 |
| Dental Before Tax | 4.60 | 27.60 | Unum - Whole Life Insurance | 57.10 | 342.60 | Life* | 43.00 | 129.00 |
| Vision | 3.88 | 23.28 | Gift Shop Purchase - JFK | 0.00 | 64.65 | AD/D | 1.65 | 4.95 |
| 401k Savings Plan | 83.32 | 518.54 | | | | LTD - HMC Core Coverage \$5k* | 13.33 | 79.98 |
| | | | | | | 401k Savings Plan | 83.32 | 518.54 |
| TOTAL: | 121.37 | 746.84 | TOTAL: | 71.13 | 493.86 | *Taxable Benefits (Imputed income) | | |

| | TOTAL GROSS | FED TAXABLE GROSS | TOTAL TAXES | TOTAL DEDUCTIONS | NET PAY |
|---------|-------------|-------------------|-------------|------------------|-----------|
| Current | 5,435.14 | 5,370.10 | 1,804.37 | 192.50 | 3,438.27 |
| YTD | 33,567.40 | 33,029.54 | 11,160.46 | 1,240.70 | 21,166.24 |

| LEAVEPLAN | ANNUAL | TAKEN | AVAILABLE | NET PAY DISTRIBUTION | | |
|------------------------------------|--------|-------|-----------|-------------------------|--------------|----------------|
| Sick | 40.0 | 0.0 | 51.4 | Advice #000000003963147 | Account Type | Account Number |
| HIB | 0.0 | 0.0 | 0.0 | | Savings | ****6674 |
| PTO | 272.0 | 91.0 | 261.0 | | Checking | ****7154 |
| PDD | 0.0 | 16.0 | 220.9 | | | |
| PTO Yet to Earn | | | 128.7 | | | |
| PTO True Balance Earned Less Taken | | | 132.3 | | | |
| | | | | TOTAL: | | 3,438.27 |

NOTE: Rate * Hours = Earnings unless an hours or earnings adjustment is included or Rate is from an FLSA calculation.

MESSAGE:



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

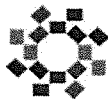
Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 02/23/2020
Pay End Date: 03/07/2020

Business Unit: AMY
Advice #: 000000003963147
Advice Date: 03/13/2020

| EMPLOYEE INFORMATION | | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|--------------|--------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | | Tax Status: | Single | Table A |
| | Department: | 1037343-AMI Old Bridge | Allowances: | 0 | 0 |
| | Location: | 3548 Route 9 S | Addl. Percent: | | |
| | Job Title: | Mammography Technologist | Addl. Amount: | 40.00 | |
| | Pay Rate: | \$29.561000 Hourly | | | |
| | ADP Company: | | | | |
| | ADP File#: | | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|--------------------|------------|------------|-----------|---------|----------|----------|-----------|-------------|---------|-----|
| Description | Pay Period | | Rate | Current | | YTD | | Description | Current | YTD |
| | Begin Date | End Date | | Hours | Earnings | Hours | Earnings | | | |
| Overtime | 02/23/2020 | 02/29/2020 | 47.877540 | 5.73 | 274.34 | | 0.00 | | | |
| PTO Draw Down | 02/23/2020 | 02/29/2020 | 47.877540 | 8.00 | 383.02 | 16.00 | 766.04 | | | |
| Weekday Eve Diff | 02/23/2020 | 02/29/2020 | 1.250000 | 13.83 | 17.29 | 158.13 | 197.68 | | | |
| Weekend Day Diff | 02/23/2020 | 02/29/2020 | 1.000000 | 5.40 | 5.40 | 57.84 | 57.84 | | | |
| Charge Pay | 02/23/2020 | 03/07/2020 | | | 0.00 | 16.00 | 16.00 | | | |
| Holiday | 02/23/2020 | 03/07/2020 | | | 0.00 | 16.00 | 766.04 | | | |
| PTO | 02/23/2020 | 03/07/2020 | | | 0.00 | 24.00 | 1,149.06 | | | |
| TOTAL: | | | | 172.45 | 5,435.14 | 1,091.23 | 33,567.40 | | | |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|-----|----------------------|---------|-----|------------------------|---------|-----|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| | | | | | | | | |



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 03/08/2020
Pay End Date: 03/21/2020

Business Unit: AMY
Advice #: 000000003996656
Advice Date: 03/27/2020

| EMPLOYEE INFORMATION | | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|--------------|--------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | | Tax Status: | Single | Table A |
| | Department: | 1037343-AMI Old Bridge | Allowances: | N/A | 0 |
| | Location: | 3548 Route 9 S | Addl. Percent: | N/A | |
| | Job Title: | Mammography Technologist | Addl. Amount: | 40.00 | |
| | Pay Rate: | \$29.561000 Hourly | | | |
| | ADP Company: | 34G | | | |
| | ADP File#: | 171331 | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|---------------------|------------|------------|-----------|-------|----------|--------|-----------|-----------------|----------|-----------|
| Pay Period | | Current | | YTD | | | | | | |
| Description | Begin Date | End Date | Rate | Hours | Earnings | Hours | Earnings | Description | Current | YTD |
| Regular | 03/15/2020 | 03/21/2020 | 29.561000 | 3.08 | 91.05 | | 0.00 | Fed Withholding | 971.79 | 7,576.78 |
| Regular | 03/15/2020 | 03/21/2020 | 47.877540 | 36.92 | 1,767.64 | | 0.00 | Fed MED/EE | 73.48 | 559.93 |
| Regular | 03/08/2020 | 03/14/2020 | 29.561000 | 6.17 | 182.39 | 553.74 | 23,828.53 | Fed OASDI/EE | 314.21 | 2,394.19 |
| Regular | 03/08/2020 | 03/14/2020 | 47.877540 | 33.83 | 1,619.70 | | 0.00 | NJ Unempl EE | 6.62 | 135.02 |
| OT Premium Pay .5 | 03/15/2020 | 03/21/2020 | 23.938770 | 4.72 | 112.99 | | 0.00 | NJ NJ HCSF | 0.00 | 0.00 |
| OT Premium Pay .5 | 03/08/2020 | 03/14/2020 | 23.938770 | 6.17 | 147.70 | | 0.00 | NJ NJ WDPF | 0.44 | 8.83 |
| OT Premium Pay .5 | 03/08/2020 | 03/14/2020 | 44.605442 | 5.28 | 117.76 | 180.93 | 4,143.43 | NJ NJ SWAF | 0.31 | 6.18 |
| SICK Correction - C | 03/15/2020 | 03/21/2020 | 47.877540 | 6.00 | 287.27 | 6.00 | 287.27 | NJ FL/EE | 8.15 | 61.86 |
| Overtime | 03/15/2020 | 03/21/2020 | 47.877540 | 4.72 | 225.98 | | 0.00 | NJ Withholding | 261.85 | 2,054.52 |
| PTO | 03/15/2020 | 03/21/2020 | 47.877540 | 1.00 | 47.88 | 25.00 | 1,196.94 | | | |
| Weekday Eve Diff | 03/15/2020 | 03/21/2020 | 1.250000 | 3.08 | 3.85 | | 0.00 | | | |
| Charge Pay | 03/08/2020 | 03/14/2020 | 1.000000 | 24.00 | 24.00 | 40.00 | 40.00 | | | |
| Overtime | 03/08/2020 | 03/14/2020 | 29.561000 | 5.28 | 156.08 | 180.93 | 7,359.44 | | | |
| CONTINUED NEXT PAGE | | | | | | | | TOTAL: | 1,636.85 | 12,797.31 |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|--------|-----------------------------|---------|--------|------------------------------------|---------|--------|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| Medical Before Tax | 29.57 | 206.99 | STD Employee Contribution | 12.45 | 99.06 | LTD - HMC Core Coverage S5k* | 13.33 | 93.31 |
| Dental Before Tax | 4.60 | 32.20 | Unum - Whole Life Insurance | 57.10 | 399.70 | 401k Savings Plan | 90.57 | 609.11 |
| Vision | 3.88 | 27.16 | Gift Shop Purchase - JFK | 0.00 | 64.65 | Life | 0.00 | 36.45 |
| 401k Savings Plan | 90.57 | 609.11 | | | | Life* | 0.00 | 129.00 |
| | | | | | | AD/D | 0.00 | 4.95 |
| TOTAL: | 128.62 | 875.46 | TOTAL: | 69.55 | 563.41 | *Taxable Benefits (Imputed income) | | |

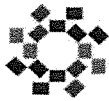
| | TOTAL GROSS | FED TAXABLE GROSS | TOTAL TAXES | TOTAL DEDUCTIONS | NET PAY |
|---------|-------------|-------------------|-------------|------------------|-----------|
| Current | 5,092.68 | 4,977.39 | 1,636.85 | 198.17 | 3,257.66 |
| YTD | 38,660.08 | 38,006.93 | 12,797.31 | 1,438.87 | 24,423.90 |

| LEAVEPLAN | ANNUAL | TAKEN | AVAILABLE |
|------------------------------------|--------|-------|-----------|
| Sick | 40.0 | 0.0 | 51.9 |
| HIB | 0.0 | 0.0 | 0.0 |
| PTO | 272.0 | 92.0 | 260.0 |
| PDD | 0.0 | 16.0 | 220.9 |
| PTO Yet to Earn | | | 118.1 |
| PTO True Balance Earned Less Taken | | | 141.9 |

| NET PAY DISTRIBUTION | | |
|-------------------------|----------------|----------------|
| Account Type | Account Number | Deposit Amount |
| Advise #000000003996656 | | |
| Savings | ****6674 | 500.00 |
| Checking | ****7154 | 2,757.66 |
| TOTAL: | | 3,257.66 |

NOTE: Rate * Hours = Earnings unless an hours or earnings adjustment is included or Rate is from an FLSA calculation.

MESSAGE:



**Hackensack
Meridian Health**

Community Hospital Group Inc
65 James Street
Edison, NJ 08820

Pay Group: JFN-JFK - Community Hosp NonEx
Pay Begin Date: 03/08/2020
Pay End Date: 03/21/2020

Business Unit: AMY
Advice #: 000000003996656
Advice Date: 03/27/2020

| EMPLOYEE INFORMATION | | | TAX DATA: | Federal | NJ State |
|-----------------------------------------------------------|--------------|--------------------------|----------------|---------|----------|
| Luz A Alvarez 18 Garden Hills Dr Somerset, NJ 08873 | Employee ID: | | Tax Status: | Single | Table A |
| | Department: | 1037343-AMI Old Bridge | Allowances: | 0 | 0 |
| | Location: | 3548 Route 9 S | Addl. Percent: | | |
| | Job Title: | Mammography Technologist | Addl. Amount: | 40.00 | |
| | Pay Rate: | \$29.561000 Hourly | | | |
| | ADP Company: | | | | |
| | ADP File#: | | | | |

| HOURS AND EARNINGS | | | | | | | | TAXES | | |
|---------------------|------------|------------|-----------|---------|----------|----------|-----------|-------------|---------|-----|
| Description | Pay Period | | Rate | Current | | YTD | | Description | Current | YTD |
| | Begin Date | End Date | | Hours | Earnings | Hours | Earnings | | | |
| Overtime | 03/08/2020 | 03/14/2020 | 47.877540 | 6.17 | 295.40 | | 0.00 | | | |
| Weekday Eve Diff | 03/08/2020 | 03/14/2020 | 1.250000 | 6.17 | 7.71 | 163.89 | 204.88 | | | |
| Weekend Day Diff | 03/08/2020 | 03/14/2020 | 1.000000 | 5.28 | 5.28 | 63.12 | 63.12 | | | |
| Holiday | 03/08/2020 | 03/21/2020 | | | 0.00 | 16.00 | 766.04 | | | |
| PTO Draw Down | 03/08/2020 | 03/21/2020 | | | 0.00 | 16.00 | 766.04 | | | |
| Negative Offset-Amt | 03/08/2020 | 03/21/2020 | | | 0.00 | 3.49 | 4.39 | | | |
| TOTAL: | | | | 157.87 | 5,092.68 | 1,249.10 | 38,660.08 | | | |

| BEFORE-TAX DEDUCTIONS | | | AFTER-TAX DEDUCTIONS | | | EMPLOYER PAID BENEFITS | | |
|-----------------------|---------|-----|----------------------|---------|-----|------------------------|---------|-----|
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| | | | | | | | | |